

|  |                                 |             |           |
|--|---------------------------------|-------------|-----------|
| <b>Information to identify the case:</b> |                                 |             |           |
| Debtor 1:                                | Nicole Davis                    |             |           |
|  | First Name                      | Middle Name | Last Name |
| Debtor 2:                                |                                 |             |           |
| (Spouse, if filing)                      | First Name                      | Middle Name | Last Name |
| United States Bankruptcy Court:          | District of New Jersey          |             |           |
| Case number:                             | 18-14689-SLM                    |             |           |
|  | Social Security number or ITIN: | xxx-xx-1832 |           |
|  | EIN:                            | -- --       |           |
|  | Social Security number or ITIN: | ----        |           |
|  | EIN:                            | -- --       |           |
|  | Date case filed in chapter:     | 7           | 3/10/18   |
|  | Date case converted to chapter: | 13          | 5/15/18   |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

|  | About Debtor 1:   | About Debtor 2:   |
|--|---|---|
| <b>1. Debtor's full name</b>   | Nicole Davis  |   |
| <b>2. All other names used in the last 8 years</b>   |   |   |
| <b>3. Address</b>  | 545 McChesney Street<br>Orange, NJ 07050  |   |
| <b>4. Debtor's attorney</b><br>Name and address  | Michelle Labayen<br>Law Offices of Michelle Labayen PC<br>24 Commerce Street<br>suite 530<br>Newark, NJ 07102   | Contact phone 973-622-1584  |
| <b>5. Bankruptcy trustee</b><br>Name and address   | Marie-Ann Greenberg<br>Chapter 13 Standing Trustee<br>30 Two Bridges Rd<br>Suite 330<br>Fairfield, NJ 07004   | Contact phone 973-227-2840<br><a href="http://www.magtrustee.com">www.magtrustee.com</a>                          |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .<br>(800) 676-6856 | MLK Jr Federal Building<br>50 Walnut Street<br>Newark, NJ 07102<br>Additional information may be available at the Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> . | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)<br>Contact phone 973-645-4764<br>Date: 5/16/18 |

**For more information, see page 2**

Debtor **Nicole Davis**

Case number **18-14689-SLM**

## 7. Meeting of creditors

**Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**June 12, 2018 at 10:00 AM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**

**Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 8/13/18**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 7/24/18**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 180 days from date of order for relief.  
11 U.S.C. § 502(b)(9)**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

## 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nicole Davis  
 Debtor

Case No. 18-14689-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db  
 517380044 +Nicole Davis, 545 McChesney Street, Orange, NJ 07050-1218  
 517380046 +Cavalry Services, LLC, PO Box 27288, Tempe, AZ 85285-7288  
 517380049 +City of Orange Township, 8189 Adams Dr., Hummelstown, PA 17036-8625  
 517380050 +Equifax, POB 740241, Atlanta, GA 30374-0241  
 517380051 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517380052 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 517380054 +Horizon Blue Cross, PO Box 317, Newark, NJ 07101-0317  
 517380055 +KML Law Group PC, 216 Haddon Avenue, ste 406, Collingswood, NJ 08108-2812  
 517380058 +Lincoln Court LLC, 357 Lincoln Ave, Orange, NJ 07050-2377  
 517380058 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046  
 517380732 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517380060 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 517380063 +Tempoe LLC, 1750 Elm St #1200, Manchester, NH 03104-2907  
 517380064 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631  
 517380065 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: njchapter7@gmail.com May 16 2018 22:13:10 Michelle Labayen,  
 Law Offices of Michelle Labayen PC, 24 Commerce Street, suite 530, Newark, NJ 07102  
 tr +E-mail/Text: BNC@magtrustee.com May 16 2018 22:13:35 Marie-Ann Greenberg,  
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 16 2018 22:13:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 16 2018 22:13:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517380041 +EDI: CINGMIDLAND.COM May 17 2018 02:08:00 AT&T, P.O Box 537104, Atlanta, GA 30353-7104  
 517380039 +EDI: AFNIRECOVERY.COM May 17 2018 02:09:00 Afni, Attn: Bankruptcy, Po Box 3097,  
 Bloomington, IL 61702-3097  
 517380040 +EDI: AMEREXPR.COM May 17 2018 02:09:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 517414045 +EDI: ATLASACQU.COM May 17 2018 02:08:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 517380042 +EDI: TSYS2.COM May 17 2018 02:09:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 517380043 +EDI: CAPITALONE.COM May 17 2018 02:10:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517380045 +Fax: 602-659-2196 May 16 2018 23:38:04 Chex System, 7805 Hudson Road, suite 100,  
 Saint Paul, MN 55125-1703  
 517380047 +EDI: ESSL.COM May 17 2018 02:08:00 Dish, PO Box 94063, Palatine, IL 60094-4063  
 517380048 +EDI: DCI.COM May 17 2018 02:10:00 Diversified Consultants, Inc.,  
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
 517380053 +EDI: IRS.COM May 17 2018 02:10:00 Internal Revenue Service, P.O. Box 804527,  
 Cincinnati, OH 45280-4527  
 517380056 E-mail/Text: camanagement@mtb.com May 16 2018 22:13:22 M & T Bank, Po Box 844,  
 Buffalo, NY 14240  
 517380057 +EDI: MID8.COM May 17 2018 02:09:00 Midland funding LLC, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 517380059 +E-mail/Text: nffcu@optonline.net May 16 2018 22:13:25 Newark Fireman FCU, Po Box 5086,  
 Newark, NJ 07105-0086  
 517380062 EDI: NEXTEL.COM May 17 2018 02:09:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197  
 517380066 +EDI: VERIZONCOMB.COM May 17 2018 02:10:00 Verizon Wireless Bankruptcy, Administration,  
 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517380061 ##+Security Check, 2612 Jackson Ave W, Oxford, MS 38655-5405

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 34

Date Rcvd: May 16, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
kmcDonald@blankrome.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michelle Labayen on behalf of Debtor Nicole Davis njchapter7@gmail.com,  
benitezgiovanna@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5